



PATENT
Attorney Docket No. 5997.0013-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Paul A. THOMAS et al.) Group Art Unit: 3696
Application No.: 10/813,260) Examiner: Samica L. Norman
Filed: March 31, 2004)
For: RISK-BASED REFERENCE POOL) Confirmation No.: 5447
CAPITAL REDUCING SYSTEMS)
AND METHODS)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the final Office Action mailed August 6, 2008, the date for responding being December 6, 2008, with a one-month extension of time filed herewith, and as a submission under 37 C.F.R. § 1.114 with the accompanying Request for Continued Examination, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment section of this paper.